

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

IN RE:

Neil Scott McEachern
Elizabeth Rivera

CASE NO.: 3:10-bk-09365
Chapter 11

Debtors

Neil Scott McEachern
Elizabeth Rivera

Plaintiff(s)

Adv. No. 3:11-ap-00840

v.

Countrywide Bank,
As Lender
BAC Home Loans Servicing, LP,
as Servicer

Defendants.

DEFAULT JUDGMENT

This Judgment is entered after entry of Default dated December 22, 2011 and
Order Granting Motion for Judgment by Default against the Defendants, it is:

ORDERED AND ADJUDGED

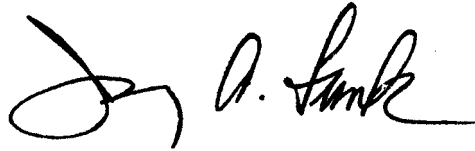
1. Judgment is entered in favor of the Plaintiffs, Neil Scott McEachern and Elizabeth Rivera, and against the Defendants, Countrywide Bank and BAC Home Loans Servicing, LP.
2. The replacement value of the interest or claim of the Defendants in the Plaintiffs' property is \$0.00.

3. Defendant's lien on the Plaintiffs' property located at 106 Westridge Court, Kingsland, Georgia 31548, with the legal description of

"See Attached Exhibit A"

as recorded at OR Book 1163 Page 260 of the Public Records of Camden County, Georgia shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in the lead chapter 11 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Countrywide Bank's lien prior to the Debtors' discharge. Further, if this case is converted to a case under Chapter 7 or if this chapter 11 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DATED this 28th day of December, 2011 in Jacksonville, Florida.



Jerry A. Funk
United States Bankruptcy Judge

Copies furnished to:
Jason A. Burgess
Countrywide Bank
BAC Home Loans Servicing, LP

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 54, NO. 7467

1163 265

Prepared by: MERRI CRONK

**Countrywide Bank, a Division of Treasury
Bank, N.A.**

DATE: 07/14/2005
CASE #:
DOC ID #: 7005
BORROWER: NEIL SCOTT MCEACHERN
PROPERTY ADDRESS: 106 WESTRIDGE COURT
KINGSLAND, GA 31548

Branch #: 0051
5607 GLENRIDGE DRIVE STE 500
ATLANTA, GA 30342
Phone: (404)847-3180
Br Fax No.: (000)000-0000

LEGAL DESCRIPTION EXHIBIT A

All that lot, tract, or parcel of land lying and being
in the City of Kingsland, 29th G. M. District, Camden
County, Georgia, more particularly described as follows:

All of Lot 8 of Mariners Landing - Phase Four,
Section "D-2", Briarwood Subdivision, as more fully
and accurately shown and described on that certain
plat of survey by Park D. Privett, Jr., Georgia
Registered Land Surveyor No. 2218, dated August 21,
1995, 1989, recorded in Plat Drawer 11, Map No. 13,
Camden County, Georgia, records.

FHAVA/CONV
Legal Description Exhibit A
2C404-XX (04/03)(c)

